



Travel Accident Insurance

Terms and Conditions

VISA everywhere you want to be

A Visa Insured Person will be covered worldwide against accidental bodily injuries, which are the sole cause of loss of life or dismemberment while traveling, boarding or descending from a Common Carrier Conveyance, provided the full travel fare has been paid with the cardholder's eligible Visa card or Visa CTA account.

NOTE: The definition of Insured Person for all eligible Visa Business cards applies for all Covered Trips purchased in full on or after April 1st, 2020.

For eligible Visa Business T&E, Visa Business Platinum, Visa Business Signature, Visa Corporate Platinum, Visa Corporate T&E and Visa Corporate Plus cards issued in Puerto Rico and the U.S. Virgin Islands, this benefit does not apply for Covered Trips purchased in full on or after January 1, 2021. The coverage is subject to the general terms and conditions of the insurance policy.

What do I need to be covered?

You must possess a valid and active Visa card and use it to purchase the entire travel fare(s) and / or through the Visa Rewards Program. Coverage is in excess of any other valid and collectible insurance

Relevant Definitions

Common Carrier Conveyance: Any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Covered Trip: An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common Carrier Conveyance has been paid with the valid Visa card and/or Visa Rewards Program.

Insured Person (Please refer to the Benefit amount chart below)

- Visa Business Cards:** Cardholder and/or whoever you purchased a ticket for with your eligible Visa card.
- Visa Corporate Cards:** Only Cardholder, Spouse and/or children under 23 years old who you purchased a ticket for with your eligible Visa card.

Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditions of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy. The insurance is subject to the general terms and conditions, limitations and exclusions of the policy contracted by Visa, and the coverages are subject to changes or cancellation of the general terms and conditions of the insurance.

- c. **CTA (Central Travel Account):** Only CTA Users whose ticket is purchased through a Visa Central Travel Account that includes Company Employees, Clients, Vendors and /or consultants of Company Employees while traveling on company sponsored events, Company board members, Company Employee Spouse or Domestic Partner if travelling with the Company Employee.
- d. **Visa Purchasing:** Cardholder, Spouse and/or children under 23 years old who you purchased a ticket for with your eligible Visa card.

Spouse: Husband or wife or domestic partner of the Cardholder as legislated and/or regulated by the local law and who is living at the same residence as the Cardholder in the Cardholder's Home Country.

Visa Rewards Program: All frequent flyer, rewards and complimentary common carrier tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

What is not covered?

1. Insured emotional trauma, mental or physical illness, pregnancy, childbirth or abortion, bacterial or viral infection (except for bacterial infection caused by the accident or by the accidental consumption of a bacteria-contaminated substance, or any physiological dysfunction);
2. Wounds suffered by the insured while traveling in a taxi or getting in or out of it.

Insured Persons are also entitled to this coverage when using a means of transportation, such as bus, authorized to transport passengers from the commercial carrier's plane, if this is included in the ticket price or if the airport provides that type of transportation within its facilities,

If body injuries cause death or dismemberment, including loss of sight, speech and hearing, benefits will be paid as described below:

Loss / Percentage of benefit payable

Accidental loss of life	100%
Loss of both hands or both feet, or the sight of both eyes, or speech and hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye	100%
Accidental loss of one hand or one foot, or the sight of one eye, or speech or hearing in both ears	50%
Accidental loss of index finger and thumb on same hand	25%

If the Insured Person has multiple losses as the result of one accident, the company will pay the single largest benefit amount applicable, the death benefit will be paid to the beneficiary designated by the Insured Person, or if there is no such designation, to the first surviving beneficiary scheduled on the policy, as follows:

- Spouse, or, if none,
- Children*, in equal shares, or, if none,
- Parents, in equal shares, or, if none,
- Siblings, in equal shares, or, if none,
- Executor or administrator appointed by local courts

*The benefit amount for children is subject to local regulations,

For losses resulting from the Insured person being unavoidably exposed to the elements due to an accident, the benefits will be payable as if resulting from an Injury, loss must occur within 365 days of the accident,

The company will pay the benefit for loss of life if the body of an Insured Person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger, then it shall have suffered loss of life within the meaning of the policy.

Benefit amount

Coverage applies up to a maximum amount depending on your card type, as stated in the tables below.

Core Benefits / Benefit Amount

Visa Business T&E*	• Up to USD 250,000
Visa Business Platinum*	• Up to USD 500,000
Visa Business Signature*	• Up to USD 1,000,000
Visa Business Infinite	• Up to USD 1,500,000
Visa Business Debit	• Up to USD \$250,000
Visa Corporate T&E*	• Up to USD 250,000
Visa Corporate Plus*	• Up to USD 250,000
Visa Corporate Platinum*	• Up to USD 500,000
Visa Corporate Signature	• Up to USD 1,000,000
Visa Corporate Infinite	• Up to USD 1,500,000
Visa CTA Air 100K	• Up to USD 100,000
Visa CTA Air 250K	• Up to USD 250,000

*For eligible Visa Business T&E, Visa Business Platinum, Visa Business Signature, Visa Corporate Platinum, Visa Corporate T&E and Visa Corporate Plus cards issued in Puerto Rico and the U.S. Virgin Islands, this benefit does not apply for Covered Trips purchased in full on or after January 1, 2021.

Optional Benefits / Coverage Area as decided by the issuer bank

Visa Business Basic	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Business Everyday	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Business T&E	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Platinum Business	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Corporate Basic	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000 • USD 1,000,000
Visa Corporate T&E	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Corporate Plus	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Corporate Prepaid	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000 • USD 1,000,000s
Visa Corporate Platinum	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa CTA Air 250K	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa CTA Air 100K	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000
Visa Purchasing	<ul style="list-style-type: none"> • USD 50,000 • USD 150,000 • USD 250,000 • USD 750,000 	<ul style="list-style-type: none"> • USD 100,000 • USD 200,000 • USD 500,000 • USD 1,000,000

How is the claim submitted?

The cardholder or beneficiary has two options to open a claim:

1. Benefits Portal

The cardholder may access the Visa Benefits Portal through the link www.visa.com/benefitsportal

1. Once in the landing page of the Benefits Portal, please click on **“Login”** or **“Enroll”**
2. Click on **“Claims”**
3. Click on **“Create Claim”**
4. Choose a Product from the drop down menu
5. Choose the benefit you need to file a Claim for and agree to all terms and conditions
6. Complete all requested information and click on **“Save”**. This step creates the claim case number.
7. Attach all required documents
8. Click on **“Submit”**

In case you have any questions or doubts on any step of the process, contact us via Chat.

2. By Email

1. Please send your request to laclaim@ap-visa.com including the benefit for which you want to open the claim.
2. The cardholder will receive an email containing the claim form and the list of documents that are needed for each claim
3. All required documents, including the claim form, must be sent electronically to laclaim@ap-visa.com

Claim Documentation

- Copy of account statement for the Visa card showing the total charge for the ticket/s.
- Copy of itinerary or ticket from the transport company showing the total charge for the ticket/s.
- In case of **death**:
 - Certified copy of death certificate, police report, autopsy report and any newspaper clippings.
- In case of **accident** (dismemberment):
 - Report of Accident from the Transport Company.
- Copy of national identity document.
- Document proving the relationship of insured persons with the cardholder (Beneficiary)
- Additional documentation may be required.

Notes

- Cardholder or beneficiary must report any claim within 90 days of the incident.
- If there is more than one beneficiary, all may be included on a single claim form, or you can fill out a separate form for each beneficiary if requested.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. In countries where required, indemnity or reimbursement payments will be made in national currency and in a single installment using the exchange rate indicated on the credit card statement provided by the cardholder as proof of expenses incurred or purchase, if applicable, or in the case where expenses or purchase were made in cash in the local currency, the exchange rate will be according to the Central Bank or corresponding entity on the date on which the payment to the service provider or purchase was made.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted Injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting there from;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury;
5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;
6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria;
7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Any claim occurring as a result of participating in military, naval or air service of any country;
9. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy;
10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle (greater than 100 cc);
12. Accident or claim occurring while under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose;
13. Depression, anxiety, mental or nervous disorder or rest cures;
14. An Insured travelling against the advice of a Physician;
15. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries;
16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
17. Any expenses covered under any workers compensation or employer's liability policy;
18. Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to October 2020. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign

Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/ or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year at LACclaim@ap-visa.com or call the customer service telephone number on the back of your Visa card.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to your Visa Card.

DISCLAIMER: The information contained herein is intended solely for informational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service Association.